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Identity Theft Task Force, P065410  
Federal Trade Commission/Office of the Secretary, Room H-135  
600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20580

January 15, 2007

Dear ID Theft Task Force,

I am pleased to have this opportunity to send a few ideas and recommendations your way regarding identity theft issues. I have been a college and graduate student since 1997 and have become increasingly aware of the vulnerability that citizens in my situation face with regard to ID theft. Colleges and universities across the United States have been attacked by hackers and students' personal information has been compromised and stolen. The University of North Texas, where I currently attend school, happens to be one of the universities that has recently endured such a security breach. Another vulnerability that college students face is from the universities and colleges selling our personal information to credit card companies. I do understand that colleges make money from the sale of student information, but we should have the choice for our information to be withheld from these lists. I would wager that students move to different addresses more frequently than the rest of the population (one year I moved every 2-3 months). We often have credit-card applications with our names and information, electronically filled in, showing up at addresses that we no longer inhabit. It seems unfair that students, being buried under student-loan debt due to the rising costs of tuition, should be exposed to identity theft so readily. This is a population that is already taking a huge risk: pursuing a degree in the face of an ever-changing economy (did you know that a person with a B.A. in Psychology can expect to make less than \$20, 000 per year upon graduation?). Furthermore, many college students are oblivious to the precariousness of their credit and vulnerability regarding their identity. Many college students have no concept of credit and may not fully grasp what it means when their university's security is breached.

I don't know if my solutions are realistic, but I'll offer them anyhow! The main point of each recommendation is in Bold Text for your convenience. **Recommendation 1:** Since it is unlikely that universities and colleges will ever be hacker-free (especially since most hackers are college students), **colleges and universities should NEVER be allowed to have our social security numbers. Before attending college, prospective students should be issued federal education ID numbers. This could be requested perhaps as a part of filling out a FAFSA form** (that's the federal student aid form that allows students to apply for loans). **Recommendation 2:** **Educational institutions should NOT be allowed to sell student or alumni information to credit card companies (or any one else for that matter).** At the very least, we should be able to request to be removed from their solicitation list (some sort of a privacy policy option like most companies are required to offer these days). **Recommendation 3:** **Credit card companies that prey on college students by giving away free t-shirts, sun-glasses, and other promotional materials should be banned from all educational institutions.** I've never seen one of

these promotional people EVER check a photo id. Also, most of these students don't understand the risks involved (though they may be over 18 years of age, the prefrontal cortex of the average male doesn't fully develop until he's nearly 30 and there are no high school or college courses that teach young citizens about credit, debt, and the other hazards of financial adulthood). **Recommendation 4:** I don't know what the penalties are for individuals who engage in identity theft, but the **repercussions should be harsher and well-publicized**. Ruining someone's credit can ruin someone's life (at least for a few years). **Recommendation 5:** Putting the burden of protecting credit onto the consumers doesn't make much sense. We aren't the ones out there buying and selling personal information and allowing people to sign up for credit cards, utility services, medical services, etc. without proper identification. **Forcing consumers to pay for credit watch-dog services just rewards the companies that are making the mistakes!** How is that fair?! As we become immersed in an increasingly global economy, the issues with identity theft become more complex (e.g. what will we do when a batch of personal information is sold to someone in China?). We can only realistically prosecute those individuals that we can catch. The issues with identity theft are too broad for individual consumers to tackle on their own (consumer credit programs that supposedly watch your credit provide a false sense of security). It seems to me that if we don't protect identity on a broader scale, then we will be exposing our economy to further, unnecessary trauma. **Recommendation 6:** Having better technology/security should include background checks on employees who handle personal information, including the information technology/computer techs. This goes for all companies that use social security numbers to set up accounts (e.g. medical, utilities, cell-phones, credit cards, etc). I hate giving out my SSN over the phone when I am setting up utility services every time I move- I don't know if I can trust the person on the other end of the phone. For all I know, they could copy down my information and apply for credit at Sears (this happened to one of my friends during my undergraduate education). **Maybe we should have a special consumer credit number with a pin that we can change periodically. That way, if the pin and the number don't match, then the person requesting credit or services will be denied.**

I hope I've at least provided some perspective! Thank you for taking the time to read my problems and recommendations. I hope that this task force is successful and that a bill is eventually drafted that will gain the support of the legislators! Take care and good luck!

Sincerely,

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